

## Benefits Enrollment Period Starts MONDAY, MAY 6th

This is your opportunity to make changes to your employee benefits. The annual enrollment period for medical/prescription drug, flexible spending accounts and Employee supplemental insurance will be held May 6 – May 17, 2019.

- Please note: EVERYONE should log into BCenroll and verify your benefits and your beneficiary information.
- The **NEW** Benefits Enrollment guide that you will need to reference in order to log into BCenroll for your 2019-2020 Benefits is here >> <http://bit.ly/QGj46f>
- The Benefit Rates for Medical, Dental and Vision for 2019-2020 are not changing.
- The Employee Benefit Meeting Schedule in the event you would like help with enrollment is available here >> <http://bit.ly/1qYnwDq>

Contact: [Kris Craig](#), Employee Benefits, 633-5076

### More Resources & Information...

#### Medical/Prescription Drug, Dental and Vision Coverage

You will be able to:

- Add or remove dependents on your medical insurance, dental and vision
- change your medical plan from Plan 1, 2, or 3

Insurance changes will take effect July 1, 2019. This includes any change made by the employee and any actual coverage level changes. Please review the following benefit comparison documents to determine which plan best meets your needs:

- Benefit Rate Sheet >> <http://ow.ly/vO8XS>
- Medical/Prescription Drug Benefit Comparison Sheet >> <http://ow.ly/vOcmN>
- Dental benefit summary >> <http://ow.ly/>
- Vision benefit summary >> <http://ow.ly/>

Based on the plan you choose, there could be cash back based on the District's contribution to insurance. The cash back will be returned to the employee in their paycheck with IPERS applied to it and will be subject to all withholding taxes. Please note: Our rates have continued to run flat, there will be no increase in premiums for 2019-20.

Want to know what plans the district offers? Information is available:

- Here at the Summary Benefit and Coverage (SBC) link >> <http://ow.ly/vOO9M>
- Or by contacting the Benefits Office at 633-5076

Contact: [Kris Craig](#), Employee Benefits, 633-5076 or [craigk@wdmcs.org](mailto:craigk@wdmcs.org)

#### Flexible (Flex) Medical & Dependent Care Reimbursement

This benefit is recommended for employees who have medical expenses, such as:

- co-insurance or co-payments
- dental
- eye glasses
- prescription drugs
- child care costs for daycare (Dependent Care Reimbursement)

**You must sign up each year for flex benefits, and you must use the money during the plan year — July 1, 2019 through June 30, 2020 — with a two and a half month grace period until Sept. 14, 2020.**

The flex debit card option will allow members to instantly pay for qualified purchases (other than dependent care) from your flexible spending account.

Money is taken out of your paycheck before taxes are withheld and placed in your account throughout the year. Your taxable income is reduced, which results in more take-home pay for you. The maximum amount for un-reimbursed medical expenses that can be deducted pre-tax has remained the same at \$2,700 per policyholder per calendar year. Dependent care maximum is the IRS limit of \$5,000 per family per calendar year and can be split between two parents.

To check your current flex enrollment status, please:  
log into

- <http://kabelparticipant.lh1ondemand.com>
- call 1-800-300-9691

If you should choose flex benefits, you will be asked which category you are in:

- Cycle 1: Certified Staff (24 Pay, Semi-Monthly)
- Cycle 2: 9-10 Month Employees (Support Staff 16 Pay)
- Cycle 2: 12 Month Employees (Support Staff 24 Pay Semi-Monthly)

For the 2019-2020 year, KABEL Business Services in West Des Moines will continue to be our flex benefits administrator.

Contact: Kris Craig, Employee Benefits, 633-5076

#### **Employee Supplemental Life and AD&D**

You may increase supplemental life and accidental death and dismemberment (AD&D) insurance during this enrollment period.

An additional \$10,000 increment may be purchased without underwriting if your current Employee supplemental life benefit is less than \$100,000. You can purchase up to \$500,000, subject to underwriting paperwork which is on BCEnroll website and is called Evidence of Insurability.

Contact: Kris Craig, Employee Benefits, 633-5076

#### **HIPAA & Other Benefit Notices**

The Health Insurance Portability and Accountability Act (HIPAA) privacy rule was issued to protect the privacy and confidentiality of personal health information. The West Des Moines Community School District is very committed to this law. In order to best comply with the legislation, we ask that you direct all your personal health questions/claims to the toll free number on the back of your insurance card. Your insurance carrier is the best source to directly resolve your concerns/questions. Questions regarding HIPAA should be directed to Donna Beerman, the HIPAA compliance officer for the West Des Moines Community School District, at 633-5078.

Additional healthcare benefit notices:

- General Healthcare Benefit Notices>> <http://ow.ly/vOaLX>
- Medicare Part D Creditable Coverage Notice>> <http://ow.ly/vOb1Q>
- CHIP Notice 2014 – Iowa>> <http://ow.ly/vObbi>
- WDM MHPAEA Exemption>> <http://ow.ly/vObk9>